

EXHIBIT 12.1(l)

MERCHANDISE CEILING (\$000's)

Incremental Dollars in Inventory	Cost Value of Merchandise	Guarantee %	Guarantee \$	Guarantee Increase / (Decrease)	Decremental Percent in Guarantee
10,000	1,500,000	60.00%	900,000	(8,900)	-1.000%
10,000	1,490,000	61.00%	908,900	(7,960)	-0.950%
10,000	1,480,000	61.95%	916,860	(7,035)	-0.900%
10,000	1,470,000	62.85%	923,895	(6,125)	-0.850%
10,000	1,460,000	63.70%	930,020	(5,230)	-0.800%
10,000	1,450,000	64.50%	935,250	(4,350)	-0.750%
10,000	1,440,000	65.25%	939,600	(3,485)	-0.700%
10,000	1,430,000	65.95%	943,085	(2,635)	-0.650%
10,000	1,420,000	66.60%	945,720	(1,800)	-0.600%
10,000	1,410,000	67.20%	947,520	(980)	-0.550%
10,000	1,400,000	67.75%	948,500	(175)	-0.500%
10,000	1,390,000	68.25%	948,675	615	-0.450%
10,000	1,380,000	68.70%	948,060	1,390	-0.400%
10,000	1,370,000	69.10%	946,670	2,150	-0.350%
10,000	1,360,000	69.45%	944,520	2,895	-0.300%
10,000	1,350,000	69.75%	941,625	3,625	-0.250%
10,000	1,340,000	70.00%	938,000	4,340	-0.200%
10,000	1,330,000	70.20%	933,660	5,040	-0.150%
10,000	1,320,000	70.35%	928,620	5,725	-0.100%
10,000	1,310,000	70.45%	922,895	6,395	-0.050%
CEILING	1,300,000	70.50%	916,500		

MERCHANDISE THRESHOLD (\$000's)

Decremental Dollars in Inventory	Cost Value of Merchandise	Guarantee %	Guarantee \$	Guarantee Increase / (Decrease)	Decremental Percent in Guarantee
THRESHOLD	1,150,000	70.50%	810,750		
10,000	1,140,000	70.45%	803,130	(7,620)	-0.050%
10,000	1,130,000	70.35%	794,955	(8,175)	-0.100%
10,000	1,120,000	70.20%	786,240	(8,715)	-0.150%
10,000	1,110,000	70.00%	777,000	(9,240)	-0.200%
10,000	1,100,000	69.75%	767,250	(9,750)	-0.250%
10,000	1,090,000	69.45%	757,005	(10,245)	-0.300%

10,000	1,080,000	69.10%	746,280	(10,725)	-0.350%
10,000	1,070,000	68.70%	735,090	(11,190)	-0.400%
10,000	1,060,000	68.25%	723,450	(11,640)	-0.450%
10,000	1,050,000	67.75%	711,375	(12,075)	-0.500%
10,000	1,040,000	67.20%	698,880	(12,495)	-0.550%
10,000	1,030,000	66.60%	685,980	(12,900)	-0.600%
10,000	1,020,000	65.95%	672,690	(13,290)	-0.650%
10,000	1,010,000	65.25%	659,025	(13,665)	-0.700%
10,000	1,000,000	64.50%	645,000	(14,025)	-0.750%
10,000	990,000	63.70%	630,630	(14,370)	-0.800%
10,000	980,000	62.85%	615,930	(14,700)	-0.850%
10,000	970,000	61.95%	600,915	(15,015)	-0.900%
10,000	960,000	61.00%	585,600	(15,315)	-0.950%
10,000	950,000	60.00%	570,000	(15,600)	-1.000%